

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(Philadelphia Division)**

IN RE:

DESIREE M. KAKOS  
EVANGELOS G. KAKOS

Case No. 21-10217-amc  
(Chapter 13)

Debtors

\* \* \* \* \*

TOWER  
FEDERAL CREDIT UNION

Judge Chan  
Date: 07/06/2021  
Time: 11:00 am  
Courtroom #4

Movant

v.

DESIREE M. KAKOS  
(Debtor)

EVANGELOS G. KAKOS  
(Joint Debtor)

AND

WILLIAM C. MILLER, ESQ.  
(Chapter 13 Trustee)

Respondents

\* \* \* \* \*

**CONSENT ORDER**

THIS MATTER is next scheduled to be heard before the court on July 6, 2021, on Motion of Tower Federal Credit Union by and through its undersigned counsel, for relief from the automatic stay with respect to 301 Fawn Lane, Phoenixville, PA, 19460 (“the property”) which secures debt held by Movant. Both parties, by counsel, consent to the terms contained in this Order.

Accordingly, it is this \_\_\_\_\_ day of \_\_\_\_\_, 2021 **ORDERED:**

1. That the Chapter 13 plan shall be amended to include the post petition arrears in the amount of \$4,399.00 including \$750.00 in attorneys fees and \$181.00 in costs to Tower Federal Credit Union consisting of the post petition arrears through June 30, 2021.
2. That Debtors shall resume post petition payments directly to movant commencing July 1, 2021.
3. That, if any payment required to made hereunder is not received by the date it is due, Debtor shall be deemed in default of this Order.
4. That if Debtors are in default, Movant’s attorney shall file an affidavit with this Court stating the amount due under this Order and shall mail a copy to Debtors and Debtors’ attorney. If Debtors do not cure the default within ten (10) days of the Certificate of Service, then the automatic stay shall be lifted as to the vehicle and Movant shall be free to foreclose and obtain possession under State Law without any further proceedings in this Court.

IT IS FURTHER **ORDERED,**

5. That if Debtors convert this case to another Chapter of the U.S. Bankruptcy Code, the automatic stay at 11 U.S.C § 362(a) shall be terminated as to the debtors’ interest in the property without further proceedings in this Court.

IT IS FURTHER **ORDERED** that the fourteen (14) day stay of relief from stay pursuant to Rule 4001(a)(3) is hereby waived.

**Date: July 2, 2021**



Judge, U.S. Bankruptcy Court

WE ASK FOR THIS:

/s/ Douglas R. Blecki, Jr. Esq.  
Douglas R. Blecki, Jr.  
Silverman Theologou, LLP  
11200 Rockville Pike, Ste. 520  
N. Bethesda, Maryland 20852  
Phone: (301) 468-4990  
[dblecki@silvermanlegal.com](mailto:dblecki@silvermanlegal.com)  
***Attorney for Movant***

/s/ Brad J. Sadek, Esq.  
Brad J. Sadek  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107  
***Counsel for Debtors***

/s/ William Miller  
William C. Miller  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107  
***Chapter 13 Trustee***

cc: Douglas Blecki  
Brad J. Sadek  
Debtor  
William Miller

**End of Order**